

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION**

In re: ALFREDO T. GONZALEZ	§	Case No. 5:17-bk-00614
ANNETTE G. GONZALEZ	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/17/2017.
- 2) The plan was confirmed on 10/17/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 04/11/2018, 12/12/2019.
- 5) The case was completed on 12/22/2021.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,797.61.
- 10) Amount of unsecured claims discharged without full payment: \$20,246.99.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 32,055.64	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 32,055.64

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,309.08	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,309.08
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
TIMOTHY B. FISHER, II, ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
INTERNAL REVENUE SERVICE	Uns	2,205.00	1,112.99	1,112.99	0.01	0.00
FIGI'S COMPANIES INC	Uns	0.00	547.87	547.87	0.00	0.00
PORTNOFF LAW ASSOCIATES	Sec	6,330.00	7,019.19	0.00	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	149.00	280.52	280.52	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	204.00	350.34	350.34	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	133.00	258.38	258.38	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	269.00	434.20	434.20	0.00	0.00
CHAMPION MORTGAGE COMPANY	Sec	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	895.00	882.04	882.04	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	728.00	226.53	226.53	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	283.13	283.13	0.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	1,944.00	319.64	319.64	0.00	0.00
ALLIED BANK	Uns	871.00	NA	NA	0.00	0.00
CHAMPION MORTGAGE COMPANY	Sec	212,408.87	212,960.27	26,746.55	26,746.55	0.00
EAGLE LAKE COMMUNITY ASSN	Sec	5,208.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	4,834.00	NA	NA	0.00	0.00
FIRST PREMIER	Uns	474.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
FIRST SVG CC	Uns	410.00	NA	NA	0.00	0.00
FNCC	Uns	423.00	NA	NA	0.00	0.00
FST PREMIER BANK	Uns	468.00	NA	NA	0.00	0.00
GE CAPITAL	Uns	230.00	NA	NA	0.00	0.00
GINNY'S INC-CPU	Uns	80.00	NA	NA	0.00	0.00
HSBC	Uns	320.00	NA	NA	0.00	0.00
MAB&T-MILESTONE	Uns	297.00	NA	NA	0.00	0.00
MERRICK BANK	Uns	1,327.00	NA	NA	0.00	0.00
MID AMERICA BANK & T	Uns	482.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Uns	1,528.00	NA	NA	0.00	0.00
MIDNIGHT	Uns	93.00	NA	NA	0.00	0.00
SWISS COLONY	Uns	1,883.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 26,746.55	\$ 26,746.55	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 26,746.55	\$ 26,746.55	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 4,695.64	\$ 0.01	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,309.08	
Disbursements to Creditors	\$ 26,746.56	
TOTAL DISBURSEMENTS:		\$ 32,055.64

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/05/2022

By: s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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